

Have an Investor Deal? We'll Structure It



Loan programs agents use to close investor clients — including the ones other lenders won't touch.

Deal Desk: Text your scenario anytime — same-day response

DSCR LOANS — Debt Service Coverage Ratio

How it works	Key terms
Qualifies an investment property based on its rental income instead of the borrower's personal income	DSCR = Debt Service Coverage Ratio $DSCR = \text{rental income} / PITIA$
No W-2s, tax returns, or income verification required	Down payment: 20–25% Max loan: \$3M+ Min DSCR: typically 0.75 Use current rents, appraiser market rents, AirDNA – no vacancy factor (100% utilized)
Works for SFR, 2–4 units, condos, short-term rentals	Best for: Experienced investors with rental income

BRRR STRATEGY — Buy, Rehab, Rent, Refinance

Jeff handles the full cycle — bridge financing into a DSCR cash-out refinance.

- Step 1 — Buy with bridge loan or cash
- Step 2 — Rehab the property
- Step 3 — Rent it out (stabilized occupancy)
- Step 4 — DSCR refinance to pull out equity and recycle capital

No limit on number of properties with DSCR loans.

SHORT-TERM RENTAL (Airbnb / VRBO)

Most lenders won't touch short-term rentals. Jeff can.

- DSCR calculated on STR income (Airbnb/VRBO data accepted)
- 12–24 months rental history required
- Property must be in STR-friendly market (no HOA or municipal ban)

Text the scenario — we'll respond within the hour



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